



## In a time of uncertainty, the HCTC Program is ready to help your family stay covered

The Health Coverage Tax Credit (HCTC) is a federal program that pays 80% of health insurance premiums for qualified Pension Benefit Guaranty Corporation (PBGC) payees and Trade Adjustment Assistance (TAA) recipients—including Alternative TAA (ATAA) or Reemployment TAA (RTAA) recipients—and their family members. Qualified individuals and their family members can receive the HCTC each month when their health plan premium is due, or as a tax credit on their federal tax return.

To be a qualified family member, you must be:

1. The spouse or a dependent of the PBGC payee or TAA recipient.
2. Covered by—or able to obtain coverage under—a qualified health plan, including COBRA or a state qualified health plan.

If you are a PBGC payee or TAA recipient, you can register yourself and your qualified family members when you receive the HCTC Program Kit.

### HCTC eligibility for qualified family members extended up to 2 years

As of January 2010, the American Recovery and Reinvestment Act (ARRA) has expanded eligibility for the HCTC. Now, if a PBGC payee or TAA recipient enrolls in Medicare, finalizes a divorce, or passes away, his or her family members may still be eligible to receive the HCTC for up to 24 months from the month of the event.\*

*\* The 24-month continuation is provided only while the ARRA provisions are effective. ARRA is set to expire December 31, 2010, unless re-authorized by Congress.*

### How to receive the extended HCTC for qualified family members

- **Not enrolled and you need registration materials?** Call the HCTC Customer Contact Center at 1-866-628-HCTC (4282) to request registration materials. If you are hearing impaired, please call 1-866-626-HCTC (TTY).
- **Already enrolled and you want to continue?** Please complete the HCTC Family Member Registration Form, which is available online at [www.irs.gov/hctc](http://www.irs.gov/hctc).



### Begin saving today

Take advantage of the monthly HCTC Program by determining your eligibility and completing the registration process as soon as possible. Once registered, you'll receive a monthly invoice from the HCTC Program for your health insurance premium. You'll pay 20%, we'll add 80%, and then we'll send the full 100% of the premium to your health plan for you.

The HCTC also is available as a yearly tax credit. To learn more, visit [www.irs.gov/hctc](http://www.irs.gov/hctc).